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## UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF NORTH CAROLINA WINSTON-SALEM DIVISION

In re:	)		
	)		
	)		
THOMAS EDWARD COMMERFORD	)	Case No. B-14-50218	C-13W
JEAN LAKE COMMERFORD,	)		
	)		
	)		
Debtors.	)		

# MOTION TO CONVERT CHAPTER 13 CASE TO A CHAPTER 7 CASE

Now comes Kathryn L. Bringle, Trustee in this Chapter 13 case, through Counsel, who respectfully moves the Court for an Order converting this case to a Chapter 7 case, and in support thereof shows the Court as follows:

- 1. The Debtors have defaulted in payments under the terms of the Plan.
- 2. There is sufficient equity in the estate to allow unsecured creditors to receive a dividend if the case is converted to Chapter 7.
- 3. The Trustee is of the belief the case should be converted to a case under Chapter 7 of the Bankruptcy Code.

WHEREFORE, the Trustee requests that this Chapter 13 case be converted to a case under Chapter 7 of the Bankruptcy Code.

Date: November 8, 2016 s/ Vernon J. Cahoon
KLB/VJC/ae Chapter 13 Staff Attorney

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## UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF NORTH CAROLINA WINSTON-SALEM DIVISION

In re:	)		
THOMAS EDWARD COMMERFORD JEAN LAKE COMMERFORD, Debtors.	) ) )	Case No. B-14-50218	C-13W

#### CERTIFICATE OF SERVICE

THIS IS TO CERTIFY that the attached Motion was served on the following parties by mailing a copy of the same by first-class postage pre-paid mail addressed as follows:

THOMAS EDWARD COMMERFORD JEAN COMMERFORD 605 CHINA GROVE RD. KANNAPOLIS, NC 28083

KRISTEN S NARDONE P O BOX 1394 CONCORD, NC 28026-1394

LYNALISE K TANNERY ATTY FOR CALIBER HOME LOANS INC P O BOX 9013 ADDISON, TX 75001

MATTHEW T MCKEE ATTY FOR US BANK TRUST NA AS TRUSTEE FOR LSF8 MASTER PARTICIPATION TRUST BY CALIBER 2550 W TYVOLA RD STE 520 CHARLOTTE, NC 28217

MELANIE D JOHNSON RAUBACH ATTY FOR CITY OF KANNAPOLIS HAMILTON STEPHENS STEEL MARTIN PLLC 201 SOUTH COLLEGE STREET STE 2020 CHARLOTTE, NC 28244

STEVEN BLALOCK COUNSEL FOR UWHARRIE BANK 219 WEST MAIN STREET ALBEMARLE, NC 28001-4816 KANNAPOLIS LAND INC PHILLIP R. HUGHES, PRESIDENT PO BOX 1177 GREENVILLE, SC 29602

ROBERT E PRICE, JR ASSISTANT BANKRUPTCY ADMINISTRATOR MIDDLE DISTRICT OF NORTH CAROLINA 101 S. EDGEWORTH STREET GREENSBORO, NC 27401

Date: November 8, 2016

KLB/VJC/ae

s/ Vernon J. CahoonChapter 13 Staff Attorney